



Merchant Account Services

Offering You Better Returns than Your Local Bank



OpenEdge is the integrated payments division of Global Payments (NYSE: GPN) A payments pioneer, Global Payments and its divisions have been on the forefront of payment processing technologies for more than six decades. OpenEdge is the result of Global Payments' merger and acquisition of industry leaders, Accelerated Payment Technologies and PayPros, forming a single operating entity processing through the innovative, secure Edge platform. OpenEdge serves more than 2,000 technology partners across 60 industry verticals throughout the U.S. and Canada and has over 100,000 processing merchants!

Our staff of payment specialists, combined with a support team, who are trained to understand every technical aspect of your payment solution, provide you with the peace of mind no local bank can match.

The “Personal Service” You Expect From Your Local Bank.

You may wish to do business with your local bank because of the personal service they provide when handling your bank accounts. It's only natural to assume that same kind of service with your merchant account. But this is often not true.

Most local banks do not have the payment processing or the technology expertise to support a payments solution. They often outsource their processing to a separate company, so you may not be doing business with your bank. Instead of dealing with the one local representative you have come to trust, you are calling an 800 number just like everyone else.

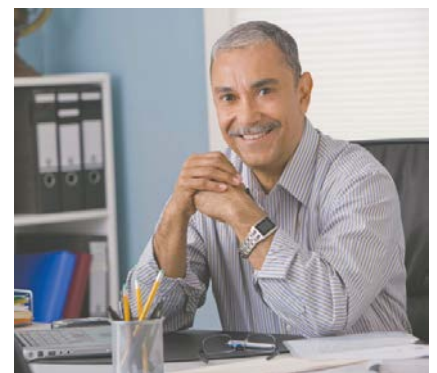
“The OpenEdge customer support team made it easy for us to set-up the system. It's obvious they really know their product, and more importantly, they made every effort to understand, and meet, our needs.”

-- Debbie Van Auken, Deputy Clerk, City of Weatherford, OK

The Cross Default Clause Imposed By Your Bank.

A bank has the right to deny access to balances in any or all loan accounts to a borrower (with several loans at the same bank) even if only one loan goes into default. A bank can apply all available balances in all accounts of the borrower to satisfy any loan in default. OpenEdge does not have a clause and you are less at risk of having your merchant account frozen.

The lack of “personal service” and the Cross Default Clause are two of the many reasons why processing with OpenEdge makes a ton more sense than going to your local bank. See the table on the reverse side for a detailed comparison.



Call Alysha Alberts at 1-800-774-6462 x3628 or Alysha.Alberts@openedgepay.com

“OpenEdge delivers superior support. Their professional staff is quick to handle whatever issue arises.”

Tim Cochran, Assistant Manager, Northern Lights



OpenEdge Versus Your Local Bank

Service	OpenEdge	Banks
Control of Your Merchant Account	<ul style="list-style-type: none"> Enables you to have control of moving your money. Does not impose a Cross Default Clause and lessens the risk of having your merchant account frozen. 	<ul style="list-style-type: none"> Impose a Cross Default Clause – where a bank has a right to deny access to balances in any loan accounts to a borrower even if only one loan goes into default. A bank can apply all available balances in all accounts of the borrower to satisfy any loan in default. Bankers justify this clause on the logic that a default sours the bank client relationship, not just a loan agreement.
Payments Expertise	<ul style="list-style-type: none"> More than 100,000 OpenEdge customers. Provides a FREE detailed pricing analysis – uncovering the effective rate you are paying for processing and how to improve upon it. Offers a price guarantee – will meet or beat your current published rates or you get a \$50 gift card.* 	<ul style="list-style-type: none"> Most banks outsource. The bank ends up being the “middle man” and the business owner ends up paying a higher marked-up price.
Technology Expertise	<ul style="list-style-type: none"> Supports more than 2,000 technology partners. 	<ul style="list-style-type: none"> Most banks outsource.
Customer and Technology Support	<ul style="list-style-type: none"> FREE 24/7/365 in-house customer support for all your payment technology needs- includes assistance with applications, statements, chargebacks, and more. One-stop support – eliminate the bouncing between vendors. Reputation for superior support: <i>“OpenEdge services all of our 700+ locations. When we have a new location to set up, the process always goes quickly and smoothly. OpenEdge provides us with prompt service day and night.”</i> - Derek Tuttle, Extra Space Storage 	<ul style="list-style-type: none"> Local representative usually does not handle your merchant account – banks often do not employ local payment processing support or technical support people. Usually employ a third-party call center. Call centers are reputed to have terrible technology support & customer service. Some can offer technology, such as PCCharge™, but they cant support it.
Data Security	<ul style="list-style-type: none"> Provides a Breach Guarantee – and you may be eligible to be reimbursed up to \$200,000 by OpenEdge for forensic reviews, fines and card re-issuance costs resulting from a card data breach. Risk and fraud monitoring – more than \$21 million in “saves” in the past few years. PCI compliance expertise and support. 	<ul style="list-style-type: none"> Banks may offer the minimum protection to meet PCI requirements. No breach guarantee.
Next Day Funding	<ul style="list-style-type: none"> Primarily adheres to the industry standard of 24-48 hour funding. 	<ul style="list-style-type: none"> Business owners have a small window to employ the funding because you must batch early, which doesn’t work for those who open later , such as restaurants and bars.

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*If OpenEdge cannot meet or beat the merchant’s effective rate, only one \$50 gift card is awarded per merchant, not per location. OpenEdge® is a registered trademark of Global Payments. ©2015 OpenEdge. All Rights Reserved.